

Cycle Date: December-2010
Run Date: 03/09/2011
Interval: Annual

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Parameters: Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union (FISCU) *		

Count of CU : 126
Asset Range : N/A
Peer Group Number : N/A
Count of CU in Peer Group : N/A

Charter-Region-SE-District:
N/A - N/A - N/A - N/A

*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.
The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

	Summary Financial Information									
Return to cover			For Charter : N/A							
03/09/2011			Count of CU : 126							
CU Name: N/A			Asset Range : N/A							
Peer Group: N/A			Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	
	Amount	Amount		Amount		Amount		Amount		
ASSETS:										
Cash & Equivalents	622,677,107	593,307,753	-4.7	681,319,943	14.8	740,097,689	8.6	696,894,235	-5.8	
TOTAL INVESTMENTS	1,226,130,634	1,326,280,870	8.2	1,485,116,427	12.0	2,261,547,815	52.3	2,573,940,266	13.8	
Loans Held for Sale	3,581,227	3,618,512	1.0	5,592,861	54.6	13,802,003	146.8	17,111,730	24.0	
Real Estate Loans	2,372,486,782	2,511,953,768	5.9	2,787,053,911	11.0	2,809,749,337	0.8	2,889,151,822	2.8	
Unsecured Loans	518,605,652	557,464,027	7.5	553,641,163	-0.7	564,527,593	2.0	579,159,487	2.6	
Other Loans	2,667,820,765	2,589,874,586	-2.9	2,622,066,751	1.2	2,702,986,112	3.1	2,575,615,405	-4.7	
TOTAL LOANS	5,558,913,199	5,659,292,381	1.8	5,962,761,825	5.4	6,077,263,042	1.9	6,043,926,714	-0.5	
(Allowance for Loan & Lease Losses)	(42,351,210)	(44,566,862)	5.2	(53,690,697)	20.5	(67,328,068)	25.4	(69,314,297)	3.0	
Land And Building	180,917,647	201,703,529	11.5	219,287,728	8.7	224,794,382	2.5	228,541,194	1.7	
Other Fixed Assets	43,221,572	44,169,602	2.2	43,828,783	-0.8	39,797,072	-9.2	35,261,445	-11.4	
NCUSIF Deposit	59,119,088	60,768,301	2.8	53,167,921	-12.5	74,545,733	40.2	79,828,735	7.1	
All Other Assets	139,156,110	119,155,438	-14.4	128,651,263	8.0	147,706,782	14.8	144,165,063	-2.4	
TOTAL ASSETS	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,750,355,085	2.5	
LIABILITIES & CAPITAL:										
Dividends Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5	
Notes & Interest Payable	327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6	
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,852,766	0.7	71,063,086	-1.1	
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A	
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,718,916	37.5	384,467,586	-37.0	
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,227,259,602	5.4	
Regular shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,168,796,621	8.0	
All Other Shares & Deposits	3,664,227,852	3,985,967,047	8.8	4,372,008,766	9.7	4,771,031,554	9.1	4,974,901,821	4.3	
TOTAL SHARES & DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,370,958,044	5.4	
Regular Reserve	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,751	-2.2	244,956,969	1.2	
Other Reserves	229,698,160	242,288,439	5.5	246,002,615	1.5	267,064,323	8.6	274,370,872	2.7	
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,786,110	3.5	475,601,614	6.0	
TOTAL EQUITY	908,148,880	918,297,262	1.1	926,978,682	0.9	957,826,184	3.3	994,929,455	3.9	
TOTAL LIABILITIES, SHARES, & EQUITY	7,791,365,374	7,963,729,524	2.2	8,526,036,054	7.1	9,512,226,450	11.6	9,750,355,085	2.5	
INCOME & EXPENSE										
Loan Income*	358,625,658	383,793,822	7.0	393,733,340	2.6	391,307,810	-0.6	376,309,592	-3.8	
Investment Income*	73,842,760	86,246,010	16.8	70,785,344	-17.9	59,379,058	-16.1	58,089,079	-2.2	
Other Income*	132,418,297	137,556,678	3.9	147,497,974	7.2	167,126,892	13.3	182,765,116	9.4	
Total Employee Compensation & Benefits*	142,454,947	153,890,353	8.0	161,855,691	5.2	168,796,591	4.3	177,368,677	5.1	
Temporary Corporate CU Stabilization Expense & NCUSIF Premiums ^{1/2}	N/A	N/A		N/A		41,589,881		21,080,924	-49.3	
Total Other Operating Expenses*	160,609,540	171,062,772	6.5	180,904,138	5.8	177,951,600	-1.6	186,219,961	4.6	
Non-operating Income & (Expense)*	1,688,349	2,458,517	45.6	-4,877,940	-298.4	-10,985,319	-125.2	-1,717,854	84.4	
NCUSIF Stabilization Income*	N/A	N/A		N/A		41,778,993		0	-100.0	
Provision for Loan/Lease Losses*	31,923,940	40,655,506	27.4	57,795,884	42.2	79,654,042	37.8	64,995,318	-18.4	
Cost of Funds*	183,386,313	220,641,644	20.3	195,136,398	-11.6	155,755,048	-20.2	124,494,482	-20.1	
NET INCOME (LOSS) EXCLUDING STABILIZATION EXPENSE & NCUSIF PREMIUM ^{1/1}	N/A	N/A		N/A		66,450,153		62,367,495	-6.1	
Net Income (Loss)*	48,200,324	23,804,752	-50.6	11,446,607	-51.9	24,860,272	117.2	41,286,571	66.1	
TOTAL CU's	147	139	-5.4	136	-2.2	130	-4.4	126	-3.1	
* Income/Expense items are year-to-date while the related %change ratios are annualized.										
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¹ Prior to September 2010, this account was named Net Income (Loss) Before NCUSIF Stabilization Expense.										
² Prior to September 2010, this account was named NCUSIF Stabilization Expense.										
For December 2010 and forward, this account includes Temporary Corporate CU Stabilization Expense and NCUSIF Premiums.										
										1. Summary Financial

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	Supplemental Ratio Analysis				
Return to cover		For Charter :	N/A		
03/09/2011		Count of CU :	126		
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State		
	Count of CU in Peer Group :	N/A			
	Dec-2006	Dec-2007	Dec-2008	Dec-2009	Dec-2010
OTHER DELINQUENCY RATIOS					
Credit Cards DQ > 2 Mo / Total Credit Card Loans	1.13	1.40	1.86	2.06	1.53
All Other Loans Delinquent > 2 Mo / Total All Other Loans	1.32	1.32	1.38	1.47	1.15
Leases Receivable Delinquent > 2 Mo / Total Leases Receivable	0.00	0.00	0.00	0.00	0.00
Modified Consumer Lns Not Secured by RE > 2 Mo / Modified Consumer Lns Not Secured by RE	N/A	N/A	N/A	N/A	7.97
Indirect Loans Delinquent > 2 Mo / Total Indirect Loans	1.17	1.28	1.35	1.41	1.24
Participation Loans Delinquent > 2 Mo / Total Participation Loans	7.47	4.66	1.68	0.54	0.48
Business Loans Delinquent > 1 Mo / Total Business Loans Less Unfund Comm	0.58	1.67	2.25	3.67	3.30
Business Loans Delinquent > 2 Mo / Total Business Loans Less Unfund Comm	0.02	0.19	0.61	1.92	2.18
Modified Business Lns Not Secured by RE > 2 Mo / Modified Business Lns Not Secured by RE	N/A	N/A	N/A	N/A	0.00
REAL ESTATE LOAN DELINQUENCY					
1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	0.18	0.30	0.63	1.60	1.88
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent > 2 Mo					
/ Total 1st Mtg Adjustable Rate and Hybrid/Balloon < 5 years	0.09	0.03	0.84	1.14	1.28
Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent > 2 Mo					
/ Total Other RE Fixed/Hybrid/Balloon Loans	0.27	0.44	0.91	1.04	1.32
Other Real Estate Adjustable Rate Loans Delinquent > 2 Mo / Total Other RE Adjustable Rate Loans	0.39	0.33	0.37	0.64	0.59
Interest Only and Payment Option First Mortgage Loans Delinquent > 2 Mo					
/ Total Int Only and Pmt Opt First Mtg Loans	N/A	0.00	1.17	1.25	4.78
Total Modified 1st and Other RE > 2 Mo Del / Total Modified 1st and Other RE	N/A	N/A	16.94	16.63	8.85
Modified RE Lns also Reported as Business Loans > 2 Mo Del					
/ Total Modified RE Lns also Reported as Business Loans	N/A	N/A	0.00	49.61	11.03
Total Real Estate Loans DQ > 1 Mo / Total Real Estate Loans	1.03	1.30	2.07	3.16	3.22
Total Real Estate Loans DQ > 2 Mo / Total Real Estate Loans	0.22	0.27	0.67	1.25	1.44
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	28.52	19.45	21.92	22.33	25.72
* Net Charge Offs - Credit Cards / Avg Credit Card Loans	1.85	2.12	3.05	4.70	4.24
* Net Charge Offs - All Other Loans / Avg All Other Loans	0.77	0.95	1.19	1.37	1.26
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.06	0.09	0.14	0.33	0.41
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans	0.02	0.02	0.05	0.10	0.22
* Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.15	0.21	0.31	0.80	0.80
* Net Charge Offs - Interest Only and Payment Option First Mortgage Loans					
/ Avg Interest Only and Payment Option First Mortgage Loans	N/A	N/A	0.00	0.00	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans	0.77	1.05	1.27	1.10	1.24
* Net Charge Offs - Participation Loans / Avg Participation Loans	2.05	3.13	1.49	1.32	1.13
* Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.00	0.01	0.44	0.97	1.20
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.08	18.32	18.24	19.32	17.22
Participation Loans Outstanding / Total Loans	1.32	0.97	1.19	1.87	2.50
Participation Loans Purchased YTD / Total Loans Granted YTD	0.34	0.78	1.64	2.28	2.74
* Participation Loans Sold YTD / Total Assets	0.01	0.06	0.05	0.08	0.08
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	0.47	0.92	1.47	1.87	2.55
Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD	0.23	0.01	0.06	0.00	0.96
REAL ESTATE LENDING RATIOS					
Total Fixed Rate Real Estate / Total Assets	17.37	18.71	19.96	18.16	17.52
Total Fixed Rate Real Estate / Total Loans	24.35	26.33	28.54	28.43	28.26
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	21.41	23.05	25.82	40.14	38.68
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD	32.19	28.46	23.89	65.31	65.37
Interest Only & Payment Option First Mortgages / Total Assets	N/A	0.35	0.45	0.35	0.30
Interest Only & Payment Option First Mortgages / Net Worth	N/A	3.06	4.09	3.51	2.92
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.33	0.30	0.26	0.70	0.93
Unused Commitments / Cash & ST Investments	140.54	127.21	135.53	106.43	114.61
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)					
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
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				Assets									
Return to cover				For Charter : N/A									
03/09/2011				Count of CU : 126									
CU Name: N/A				Asset Range : N/A									
Peer Group: N/A				Criteria :		Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
	Count of CU in Peer Group : N/A												

		Liabilities, Shares & Equity							
Return to cover		For Charter : N/A							
03/09/2011		Count of CU : 126							
CU Name: N/A		Asset Range : N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union							
		Count of CU in Peer Group : N/A							
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
LIABILITIES, SHARES AND EQUITY									
LIABILITIES:									
Uninsured Secondary Capital	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, & Draws Against Lines of Credit	327,145,844	352,161,806	7.6	355,470,411	0.9	524,378,218	47.5	301,012,245	-42.6
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	17,930,343	20,336,983	13.4	17,314,671	-14.9	14,487,932	-16.3	12,392,255	-14.5
Accounts Payable & Other Liabilities	70,339,420	67,335,402	-4.3	71,371,294	6.0	71,852,766	0.7	71,063,086	-1.1
TOTAL LIABILITIES	415,415,607	439,834,191	5.9	444,156,376	1.0	610,718,916	37.5	384,467,586	-37.0
SHARES AND DEPOSITS									
Share Drafts	899,949,083	872,186,747	-3.1	951,093,234	9.0	1,164,011,517	22.4	1,227,259,602	5.4
Regular Shares	1,903,623,952	1,747,444,277	-8.2	1,831,798,996	4.8	2,008,638,279	9.7	2,168,796,621	8.0
Money Market Shares	1,034,080,169	1,168,449,987	13.0	1,440,319,760	23.3	1,646,236,947	14.3	1,869,135,859	13.5
Share Certificates	1,901,449,683	2,063,219,189	8.5	2,092,731,104	1.4	2,180,898,506	4.2	2,105,289,792	-3.5
IRA/KEOGH Accounts	700,258,736	732,595,149	4.6	817,934,370	11.6	925,107,264	13.1	978,897,117	5.8
All Other Shares ¹	21,977,948	15,373,567	-30.1	17,203,069	11.9	16,665,089	-3.1	19,992,870	20.0
Non-Member Deposits	6,461,316	6,329,155	-2.0	3,820,463	-39.6	2,123,748	-44.4	1,586,183	-25.3
TOTAL SHARES AND DEPOSITS	6,467,800,887	6,605,598,071	2.1	7,154,900,996	8.3	7,943,681,350	11.0	8,370,958,044	5.4
EQUITY:									
Undivided Earnings	439,143,445	429,506,719	-2.2	433,448,678	0.9	448,786,110	3.5	475,601,614	6.0
Regular Reserves	239,307,275	246,502,104	3.0	247,527,389	0.4	241,975,751	-2.2	244,956,969	1.2
Appropriation For Non-Conforming Investments (SCU Only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Other Reserves	233,825,685	246,206,530	5.3	253,753,590	3.1	265,265,487	4.5	276,114,375	4.1
Equity Acquired in Merger	N/A	N/A		N/A		262,045		129,385	-50.6
Miscellaneous Equity	1,314,554	1,213,887	-7.7	1,189,668	-2.0	1,188,480	-0.1	1,188,480	0.0
Accumulated Unrealized G/L on AFS Securities	-5,441,076	1,444,711	126.6	4,959,315	243.3	7,045,300	42.1	5,689,836	-19.2
Accumulated Unrealized Losses for OTTI (due to other factors) on HTM Debt Securities	N/A	N/A		N/A		0		0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	0	0	N/A	0	N/A	-1,180,329	N/A	0	100.0
Other Comprehensive Income	-1,003	-6,576,689	-655,601.8	-13,899,958	-111.4	-5,516,660	60.3	-8,751,204	-58.6
Net Income	0	0	N/A	0	N/A	0	N/A	0	N/A
EQUITY TOTAL	908,148,880	918,297,262	1.1	926,978,682	0.9	957,826,184	3.3	994,929,455	3.9

			Income Statement						
Return to cover			For Charter :	N/A					
03/09/2011			Count of CU :	126					
CU Name: N/A			Asset Range :	N/A					
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit Union					
			Count of CU in Peer Group :	N/A					
				</					

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	Loan Losses & Bankruptcy Information, and Loan Modifications														
Return to cover			For Charter :	N/A											
03/09/2011			Count of CU :	126											
CU Name: N/A			Asset Range :	N/A											
Peer Group: N/A			Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit											
	Count of CU in Peer Group :				N/A										

	Indirect and Participation Lending									
Return to cover		For Charter :	N/A							
03/09/2011		Count of CU :	126							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit							
		Count of CU in Peer Group :	N/A							
		Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg
INDIRECT LOANS OUTSTANDING										
Indirect Loans - Point of Sale Arrangement		602,740,950	639,876,146	6.2	700,476,136	9.5	668,444,014	-4.6	550,583,452	-17.6
Indirect Loans - Outsourced Lending Relationship		458,002,070	396,860,957	-13.3	387,062,040	-2.5	505,613,075	30.6	490,060,966	-3.1
Total Outstanding Indirect Loans		1,060,743,020	1,036,737,103	-2.3	1,087,538,176	4.9	1,174,057,089	8.0	1,040,644,418	-11.1
%Indirect Loans Outstanding / Total Loans		19.08	18.32	-4.0	18.24	-0.4	19.32	5.9	17.22	-10.9
DELINQUENCY - INDIRECT LENDING										
1 to < 2 Months Delinquent		22,612,151	23,373,585	3.4	26,565,230	13.7	34,044,274	28.2	33,378,562	-2.0
2 to < 6 Months Delinquent		9,028,061	11,000,985	21.9	12,046,363	9.5	13,110,601	8.8	9,925,852	-24.3
6 to 12 Months Delinquent		2,227,508	1,740,217	-21.9	2,304,136	32.4	3,160,767	37.2	2,746,955	-13.1
12 Months & Over Delinquent		1,179,962	516,328	-56.2	375,037	-27.4	289,925	-22.7	209,611	-27.7
Total Del Indirect Lns (2 or more Mo)		12,435,531	13,257,530	6.6	14,725,536	11.1	16,561,293	12.5	12,882,418	-22.2
%Indirect Loans Delinquent > 2 Mo / Total Indirect Loans		1.17	1.28	9.1	1.35	5.9	1.41	4.2	1.24	-12.2
LOAN LOSSES - INDIRECT LENDING										
* Indirect Loans Charged Off		9,071,653	13,049,602	43.9	15,391,658	17.9	14,105,564	-8.4	15,373,313	9.0
* Indirect Loans Recovered		1,457,554	2,051,315	40.7	1,878,214	-8.4	1,706,776	-9.1	1,681,363	-1.5
* NET INDIRECT LOAN C/Os		7,614,099	10,998,287	44.4	13,513,444	22.9	12,398,788	-8.2	13,691,950	10.4
**%Net Charge Offs - Indirect Loans / Avg Indirect Loans		0.77	1.05	36.5	1.27	21.3	1.10	-13.8	1.24	12.8
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased + CU Portion of Part. Lns Interests Retained):										
Consumer		N/A	N/A		N/A		12,936,471		13,952,620	7.9
Real Estate		N/A	N/A		N/A		22,411,030		26,679,736	19.0
Member Business Loans (excluding C&D)		N/A	N/A		N/A		6,858,706		11,164,442	62.8
Non-Member Business Loans (excluding C&D)		N/A	N/A		N/A		5,510,129		19,645,588	256.5
Commercial Construction & Development		N/A	N/A		N/A		0		83,412	N/A
Loan Pools		N/A	N/A		N/A		65,749,360		79,767,019	21.3
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)		73,125,536	54,923,233	-24.9	71,100,039	29.5	113,465,696	59.6	151,292,817	33.3
%Participation Loans Outstanding / Total Loans		1.32	0.97	-26.2	1.19	22.9	1.87	56.6	2.50	34.1
* Participation Loans Purchased YTD		7,681,961	17,406,056	126.6	38,506,117	121.2	65,605,605	70.4	75,638,295	15.3
%Participation Loans Purchased YTD / Total Loans Granted YTD		0.34	0.78	129.5	1.64	110.4	2.28	38.5	2.74	20.3
PARTICIPATION LOANS SOLD:										
Participation Loan Interests Sold AND/OR Serviced (Participants' Balance Outstanding)		N/A	N/A		N/A		17,204,692		21,551,519	25.3
Participation Loan Interests - Amount Retained (Outstanding)		N/A	N/A		N/A		7,657,368		9,892,814	29.2
* Participation Loans Sold YTD		836,776	4,416,558	427.8	4,513,450	2.2	8,013,833	77.6	7,795,209	-2.7
** %Participation Loans Sold YTD / Total Assets		0.01	0.06	416.4	0.05	-4.5	0.08	59.1	0.08	-5.1
WHOLE LOANS PURCHASED AND SOLD:										
*Loans Purchased in Full from Other Financial Institutions YTD		5,210,264	210,700	-96.0	1,391,225	560.3	0	-100.0	26,391,918	N/A
%Loans Purchased From Other Financial Institutions YTD / Loans Granted YTD		0.23	0.01	-95.9	0.06	528.0	0.00	-100.0	0.96	N/A
*Loans, Excluding RE, Sold in Full YTD		N/A	0		0	N/A	0	N/A	0	N/A
DELINQUENCY - PARTICIPATION LENDING										
1 to < 2 Months Delinquent		2,312,590	1,022,532	-55.8	895,332	-12.4	1,221,925	36.5	1,061,942	-13.1
2 to < 6 Months Delinquent		2,157,036	1,058,798	-50.9	571,529	-46.0	493,180	-13.7	679,726	37.8
6 to 12 Months Delinquent		1,536,302	575,106	-62.6	225,495	-60.8	103,761	-54.0	30,431	-70.7
12 Months & Over Delinquent		1,769,177	925,036	-47.7	398,826	-56.9	19,038	-95.2	9,988	-47.5
Total Del Participation Lns (2 or more Mo)		5,462,515	2,558,940	-53.2	1,195,850	-53.3	615,979	-48.5	720,145	16.9
%Participation Loans Delinquent > 2 Mo / Total Participation Loans		7.47	4.66	-37.6	1.68	-63.9	0.54	-67.7	0.48	-12.3
LOAN LOSSES - PARTICIPATION LENDING										
* Participation Loans Charged Off		1,879,796	2,272,931	20.9	1,367,639	-39.8	1,495,678	9.4	1,790,382	19.7
* Participation Loans Recovered		131,303	267,446	103.7	426,811	59.6	273,348	-36.0	290,360	6.2
* NET PARTICIPATION LOAN C/Os		1,748,493	2,005,485	14.7	940,828	-53.1	1,222,330	29.9	1,500,022	22.7
**%Net Charge Offs - Participation Loans / Avg Participation Loans		2.05	3.13	52.5	1.49	-52.3	1.32	-11.3	1.13	-14.5
*Amounts are year-to-date while the related %change ratios are annualized.										
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)										
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	Member Business Loan Information									
Return to cover		For Charter :	N/A							
03/09/2011		Count of CU :	126							
CU Name: N/A		Asset Range :	N/A							
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit								
	Count of CU in Peer Group : N/A									
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg	
BUSINESS LOANS										
Member Business Loans (NMBLB) ¹	37,475,059	66,557,172	77.6	114,486,821	72.0	164,321,957	43.5	221,361,461	34.7	
Purchased Business Loans or Participations to Nonmembers (NMBLB) ¹	2,517,274	14,024,848	457.1	14,348,837	2.3	20,108,453	40.1	37,251,220	85.3	
Total Business Loans (NMBLB) ¹	39,992,333	80,582,020	101.5	128,835,658	59.9	184,430,410	43.2	258,612,681	40.2	
Unfunded Commitments ¹	3,380,213	7,196,221	112.9	3,909,216	-45.7	6,567,329	68.0	9,675,211	47.3	
TOTAL BUSINESS LOANS (NMBLB) LESS UNFUNDED COMMITMENTS ¹	36,612,120	73,385,799	100.4	124,926,442	70.2	177,863,081	42.4	248,937,470	40.0	
%(Total Business Loans (NMBLB) Less Unfunded Commitments/ Total Assets) ¹	0.47	0.92	96.1	1.47	59.0	1.87	27.6	2.55	36.5	
NUMBER OF BUSINESS LOANS OUTSTANDING:										
Number of Outstanding of Business Loans	502	850	69.3	1,071	26.0	1,264	18.0	1,407	11.3	
Number of Outstanding Purchased Business Loans or Participation Interests to Nonmembers	21	50	138.1	61	22.0	107	75.4	159	48.6	
MISCELLANEOUS BUSINESS LOAN INFORMATION										
Construction and Development (NMBLB) ¹	1,758,215	4,564,040	159.6	3,640,995	-20.2	3,302,648	-9.3	5,810,062	75.9	
Number of Outstanding Construction and Development Loans	9	30	233.3	33	10.0	4	-87.9	12	200.0	
Unsecured Business Loans ¹	784,276	1,494,599	90.6	532,062	-64.4	957,609	80.0	758,884	-20.8	
Number of Outstanding Unsecured Business Loans	63	313	396.8	243	-22.4	233	-4.1	224	-3.9	
Purchased or Participation Interest to Members (NMBLB) ¹	0	0	N/A	0	N/A	49,603	N/A	0	-100.0	
Number of Outstanding Purchased Business Loans or Participation Interests to Members	0	0	N/A	0	N/A	1	N/A	0	-100.0	
Agricultural Related (NMBLB) ¹	0	0	N/A	236,997	N/A	215,819	-8.9	120,508	-44.2	
Number of Outstanding Agricultural Related Loans	0	0	N/A	5	N/A	6	20.0	5	-16.7	
AMOUNT OF BUSINESS LOANS GRANTED OR PURCHASED:										
* MBL (NMBLB) Granted YTD ¹	21,998,967	48,389,576	120.0	60,825,980	25.7	78,272,830	28.7	91,953,792	17.5	
* Purchased or Participation Interests to Nonmembers (NMBLB) ¹	865,574	3,318,902	283.4	2,700,795	-18.6	5,574,493	106.4	20,032,451	259.4	
DELINQUENCY - MEMBER BUSINESS LOANS										
1 to < 2 Months Delinquent	203,677	1,088,831	434.6	2,053,040	88.6	3,100,458	51.0	2,792,393	-9.9	
2 to < 6 Months Delinquent	7,838	137,207	1,650.5	514,614	275.1	2,237,798	334.8	4,737,541	111.7	
6 to 12 Months Delinquent	0	0	N/A	249,075	N/A	1,064,542	327.4	528,457	-50.4	
12 Months & Over Delinquent	0	0	N/A	0	N/A	117,563	N/A	148,735	26.5	
Total Del Loans - All Types (2 or more Mo)	7,838	137,207	1,650.5	763,689	456.6	3,419,903	347.8	5,414,733	58.3	
MBL DELINQUENCY RATIOS										
% MBL > 1 Month Delinquent (All delinquency > 30 days)	0.58	1.67	189.2	2.25	35.0	3.67	62.6	3.30	-10.1	
% MBL > 2 Months Delinquent (Reportable delinquency)	0.02	0.19	773.3	0.61	227.0	1.92	214.5	2.18	13.1	
MBL CHARGE-OFFS AND RECOVERIES:										
*Total MBL Charge Offs	0	7,519	N/A	432,373	5,650.4	1,476,780	241.6	2,566,581	73.8	
*Total MBL Recoveries	0	0	N/A	0	N/A	10,338	N/A	11,499	11.2	
MISCELLANEOUS MBL INFORMATION:										
Real Estate Loans also Reported as Business Loans	31,195,414	62,546,638	100.5	96,679,730	54.6	153,542,678	58.8	210,265,558	36.9	
* Business Loans and Participations Sold	1,199,974	3,236,300	169.7	2,025,113	-37.4	6,393,321	215.7	3,236,775	-49.4	
SBA Loans Outstanding	846,420	2,132,907	152.0	2,839,923	33.1	5,709,286	101.0	6,005,377	5.2	
Number of SBA Loans Outstanding	1	7	600.0	16	128.6	34	112.5	41	20.6	
RISK BASED NET WORTH (RBNW):										
Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	54,202,872	80,590,271	48.7	129,839,038	61.1	190,616,040	46.8	266,321,038	39.7	
Unfunded Commitments for Loans and Participation Interests Qualifying for RBNW (CUS >\$10m)	4,551,251	8,347,439	83.4	5,575,622	-33.2	7,181,985	28.8	10,789,660	50.2	
RE Loans also Reported as Qualifying MBLS for RBNW	24,954,339	33,954,488	36.1	102,818,747	202.8	157,893,826	53.6	204,950,328	29.8	
¹ PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003;										
* Amounts are year-to-date and the related % change ratios are annualized.										
										12. MBL

	Investments, Cash, & Cash Equivalents								
Return to cover		For Charter :	N/A						
03/09/2011		Count of CU :	126						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit						
		Count of CU in Peer Group :	N/A						

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	Supplemental Share Information, Off Balance Sheet, & Borrowings																	
Return to cover				For Charter :	N/A													
03/09/2011				Count of CU :	126													
CU Name: N/A				Asset Range :	N/A													
Peer Group: N/A				Criteria :	Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
				Count of CU in Peer Group :	N/A													
				Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg						
SUPPLEMENTAL SHARES/DEPOSITS																		
(included in total Shares):																		
Accounts Held by Member Government Depositors	2,308,768	21,736,747	841.5		15,901,704	-26.8	20,909,323	31.5	7,683,088	-63.3								
Accounts Held by Nonmember Government Depositors	0	257,464	N/A		213,814	-17.0	521,258	143.8	647,541	24.2								
Employee Benefit Member Shares	7,766,879	8,850,751	14.0		12,218,141	38.0	12,585,566	3.0	13,809,274	9.7								
Employee Benefit Nonmember Shares	0	0	N/A		53	N/A	0	-100.0	0	N/A								
529 Plan Member Deposits	0	289,781	N/A		334,542	15.4	0	-100.0	0	N/A								
Non-dollar Denominated Deposits	0	0	N/A		0	N/A	0	N/A	0	N/A								
Health Savings Accounts	194,918	431,846	121.6		1,900,383	340.1	3,344,169	76.0	5,344,456	59.8								
Dollar Amount of Share Certificates >= \$100,000	332,815,501	393,681,797	18.3		403,333,999	2.5	476,210,480	18.1	441,991,144	-7.2								
Dollar Amount of IRA/Keogh >= \$100,000	142,710,505	171,262,339	20.0		221,661,308	29.4	282,953,227	27.7	303,433,295	7.2								
Dollar Amount of Share Drafts Swept to Regular Shares or Money Market Accounts	0	0	N/A		0	N/A	135,714	N/A	0	-100.0								
Dollar Amount of Noninterest Bearing Transactional Accounts with balances > \$250,000	N/A	N/A			N/A		N/A		15,093,102									
SAVING MATURITIES																		
< 1 year	5,601,711,282	5,830,848,971	4.1		6,197,990,399	6.3	7,044,640,696	13.7	7,368,260,310	4.6								
1 to 3 years	546,885,983	488,999,555	-10.6		676,709,775	38.4	613,278,393	-9.4	646,751,008	5.5								
> 3 years	319,203,622	285,749,545	-10.5		280,200,822	-1.9	285,762,261	2.0	355,946,726	24.6								
Total Shares & Deposits	6,467,800,887	6,605,598,071	2.1		7,154,900,996	8.3	7,943,681,350	11.0	8,370,958,044	5.4								
INSURANCE COVERAGE IN ADDITION TO NCUSIF																		
Share/Deposit Insurance in Addition to NCUSIF	10	9	-10.0		10	11.1	10	0.0	10	0.0								
Dollar Amount of Shares/Deposits Covered by Additional Insurance	79,768,342	58,818,154	-26.3		29,302,795	-50.2	33,831,417	15.5	41,739,204	23.4								
OFF-BALANCE SHEET UNUSED COMMITMENTS:																		
Commercial Real Estate /1	1,451,991	3,406,070	134.6		3,196,216	-6.2	918,057	-71.3	2,420,786	163.7								
Construction & Land Development (MBL)	N/A	N/A			N/A		0		991,939	N/A								
Other Unfunded MBL Commitments	1,928,222	3,790,151	96.6		713,000	-81.2	5,649,272	692.3	6,262,486	10.9								
Revolving O/E Lines 1-4 Family	430,876,473	416,048,131	-3.4		431,829,507	3.8	419,487,575	-2.9	422,930,851	0.8								
Credit Card Line	884,366,792	824,335,112	-6.8		817,905,365	-0.8	788,043,198	-3.7	779,667,644	-1.1								
Outstanding Letters of Credit	125,899	191,448	52.1		15,365,197	7,925.8	20,245,721	31.8	8,693,179	-57.1								
Unsecured Share Draft Lines of Credit	125,750,489	113,218,260	-10.0		117,185,694	3.5	127,344,947	8.7	130,352,437	2.4								
Overdraft Protection Programs	150,110,013	138,197,802	-7.9		158,167,143	14.4	191,893,464	21.3	196,658,539	2.5								
Residential Construction Loans-Excluding Business Purpose	N/A	N/A			N/A		2,941,689		635,443	-78.4								
Federally Insured Home Equity Conversion Mortgages (HECM)	N/A	N/A			N/A		0		0	N/A								
Proprietary Reverse Mortgage Products	N/A	N/A			N/A		0		0	N/A								
Other Unused Commitments	12,229,197	10,921,564	-10.7		39,830,384	264.7	13,330,531	-66.5	39,737,926	198.1								
Total Unused Commitments	1,606,839,076	1,510,108,538	-6.0		1,584,192,506	4.9	1,569,854,454	-0.9	1,588,351,230	1.2								
%(Unused Commitments / Cash & ST Investments)	140.54	127.21	-9.5		135.53	6.5	106.43	-21.5	114.61	7.7								
Loans Transferred with Recourse ¹	317,614,144	262,801,132	-17.3		219,419,390	-16.5	164,973,233	-24.8	115,433,908	-30.0								
Pending Bond Claims	348,462	460,620	32.2		1,235,713	168.3	988,192	-20.0	170,181	-82.8								
Other Contingent Liabilities	0	0	N/A		45,236	N/A	571,338	1,163.0	597,917	4.7								
CREDIT AND BORROWING ARRANGEMENTS:																		
Num FHLB Members	16	15	-6.3		16	6.7	18	12.5	21	16.7								
LINES OF CREDIT (Borrowing)																		
Total Credit Lines	1,277,098,196	1,330,678,192	4.2		1,471,747,899	10.6	1,623,048,984	10.3	1,552,786,660	-4.3								
Total Committed Credit Lines	0	0	N/A		18,382,000	N/A	45,506,132	147.6	18,092,000	-60.2								
Total Credit Lines at Corporate Credit Unions	N/A	N/A			N/A		502,943,302		326,122,380	-35.2								
Draws Against Lines of Credit	12,245,821	42,593,915	247.8		4,837,886	-88.6	30,652,516	533.6	19,261,035	-37.2								
BORROWINGS OUTSTANDING FROM CORPORATE CREDIT UNIONS																		
Line of Credit Outstanding from Corporate Cus	N/A	N/A			N/A		7,150,999		3,039,178	-57.5								
Term Borrowings Outstanding from Corporate Cus	N/A	N/A			N/A		141,467,000		12,000,000	-91.5								
MISCELLANEOUS BORROWING INFORMATION:																		
Assets Pledged to Secure Borrowings	N/A	N/A			N/A		666,440,336		623,965,585	-6.4								
Amount of Borrowings Subject to Early Repayment at Lenders Option	80,000,000	105,763,000	32.2		103,000,000	-2.6	92,943,000	-9.8	101,157,000	8.8								
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¹ Included MBL construction and land development prior to 03/31/09.																		

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	Information Systems & Technology														
Return to cover		For Charter : N/A													
03/09/2011		Count of CU : 126													
CU Name: N/A		Asset Range : N/A													
Peer Group: N/A		Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured State Credit													
	Count of CU in Peer Group : N/A														
	Dec-2006	Dec-2007	% Chg	Dec-2008	% Chg	Dec-2009	% Chg	Dec-2010	% Chg						
System Used to Maintain Share/Loan Records															
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0			1	0.0		
Vendor Supplied In-House System	91	89	-2.2	89	0.0	74	-16.9	73	-1.4						
Vendor On-Line Service Bureau	48	45	-6.3	45	0.0	45	0.0	45	0.0						
CU Developed In-House System	4	1	-75.0	0	-100.0	1	N/A	1	0.0						
Other	3	3	0.0	1	-66.7	5	400.0	5	0.0						
Electronic Financial Services															
Home Banking Via Internet Website	82	84	2.4	88	4.8	86	-2.3	87	1.2						
Audio Response/Phone Based	79	76	-3.8	75	-1.3	73	-2.7	72	-1.4						
Automatic Teller Machine (ATM)	84	81	-3.6	84	3.7	82	-2.4	82	0.0						
Kiosk	2	1	-50.0	1	0.0	6	500.0	6	0.0						
Mobile Banking	N/A	N/A		N/A		7		12	71.4						
Other	1	1	0.0	2	100.0	4	100.0	4	0.0						
Services Offered Electronically															
Member Application	35	35	0.0	38	8.6	33	-13.2	34	3.0						
New Loan	53	48	-9.4	50	4.2	44	-12.0	45	2.3						
Account Balance Inquiry	91	91	0.0	94	3.3	89	-5.3	89	0.0						
Share Draft Orders	68	69	1.5	68	-1.4	61	-10.3	63	3.3						
New Share Account	19	18	-5.3	20	11.1	21	5.0	21	0.0						
Loan Payments	84	82	-2.4	87	6.1	82	-5.7	84	2.4						
Account Aggregation	4	3	-25.0	8	166.7	11	37.5	12	9.1						
Internet Access Services	10	14	40.0	16	14.3	24	50.0	23	-4.2						
e-Statements	N/A	N/A		65		71	9.2	73	2.8						
External Account Transfers	N/A	N/A		N/A		14		15	7.1						
View Account History	82	83	1.2	90	8.4	91	1.1	91	0.0						
Merchandise Purchase	10	9	-10.0	8	-11.1	5	-37.5	5	0.0						
Merchant Processing Services	N/A	N/A		N/A		4		4	0.0						
Remote Deposit Capture	N/A	N/A		N/A		2		5	150.0						
Share Account Transfers	91	91	0.0	91	0.0	86	-5.5	86	0.0						
Bill Payment	52	58	11.5	62	6.9	61	-1.6	64	4.9						
Download Account History	62	63	1.6	68	7.9	74	8.8	76	2.7						
Electronic Cash	5	5	0.0	5	0.0	5	0.0	5	0.0						
Electronic Signature Authentication/Certification	1	1	0.0	3	200.0	2	-33.3	2	0.0						
Type of World Wide Website Address															
Informational	13	14	7.7	11	-21.4	13	18.2	12	-7.7						
Interactive	6	7	16.7	4	-42.9	8	100.0	8	0.0						
Transactional	76	77	1.3	83	7.8	79	-4.8	80	1.3						
Number of Members That Use Transactional Website	299,845	313,800	4.7	348,364	11.0	356,542	2.3	400,866	12.4						
No Website, But Planning to Add in the Future	8	6	-25.0	3	-50.0	1	-66.7	1	0.0						
Type of Website Planned for Future															
Informational	6	4	-33.3	2	-50.0	0	-100.0	0	N/A						
Interactive	1	1	0.0	0	-100.0	0	N/A	0	N/A						
Transactional	1	1	0.0	1	0.0	1	0.0	1	0.0						
Miscellaneous															
Internet Access	125	121	-3.2	122	0.8	119	-2.5	119	0.0						
														17 JS&T	

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03/09/2011

CU Name: N/A

Peer Group: N/A

Graphs 1

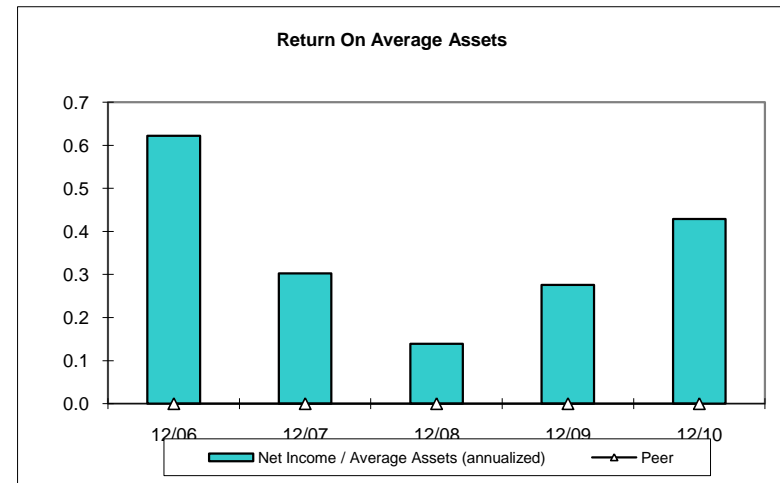
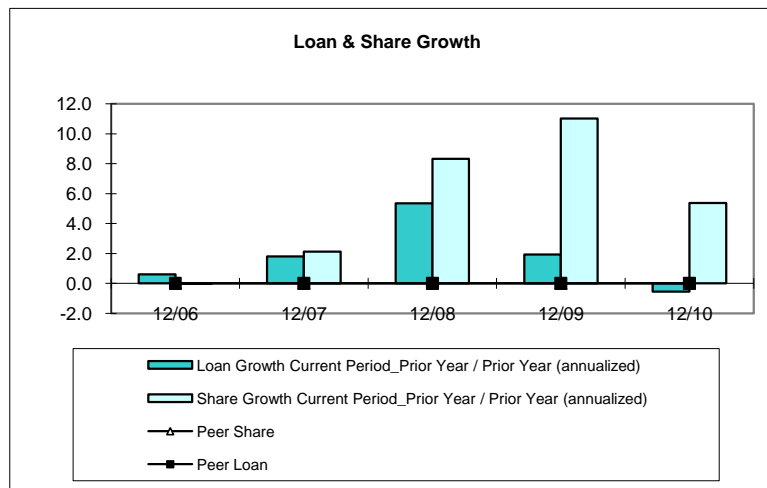
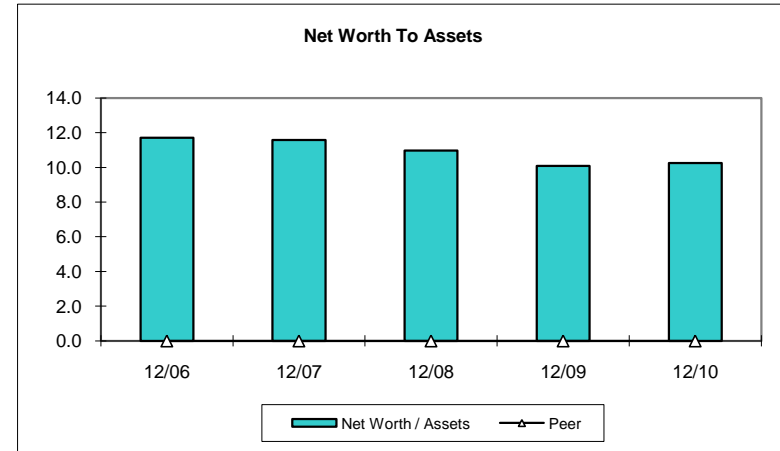
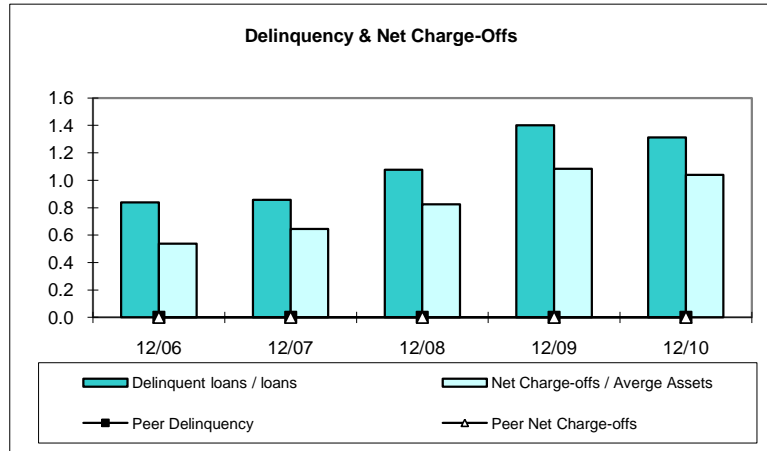
For Charter : N/A

Count of CU : 126

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally

Count of CU in Peer Group : N/A



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CU Name: N/A

Peer Group: N/A

Graphs 2

For Charter : N/A

Count of CU : 126

Asset Range : N/A

Criteria : Region: Nation * Peer Group: All * State = 'MO' * Type Included: Federally Insured

Count of CU in Peer Group : N/A

